

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re:

LARRY R TALBOT
DIANE L TALBOT
Debtors

Case No. 05-33401

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 08/23/2005.
- 2) The plan was confirmed on 12/02/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/16/2007.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 02/12/2007.
- 5) The case was converted on 02/27/2009.
- 6) Number of months from filing to last payment: 43.
- 7) Number of months case was pending: 45.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$ 21,825.00.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case may not have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$67,068.47
Less amount refunded to debtor	\$1,452.36

NET RECEIPTS: **\$65,616.11**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,194.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$3,025.46
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,219.46**

Attorney fees paid and disclosed by debtor: \$506.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ARROW FINANCIAL SERVICES	Unsecured	3,856.00	NA	NA	0.00	0.00
ARROW FINANCIAL SERVICES	Unsecured	1,486.00	NA	NA	0.00	0.00
CITIBANK NA	Unsecured	5,625.00	NA	NA	0.00	0.00
COMED	Unsecured	900.00	962.43	962.43	216.03	0.00
COMED	Unsecured	200.00	NA	NA	0.00	0.00
COUNTRYWIDE HOME LOANS	Secured	12,941.53	12,941.53	12,941.53	12,941.53	0.00
COUNTRYWIDE HOME LOANS	Secured	NA	0.00	41,065.67	41,065.67	0.00
DUPAGE PATHOLOGY ASSOC	Unsecured	17.00	NA	NA	0.00	0.00
DUPAGE RADIOLOGISTS	Unsecured	28.93	NA	NA	0.00	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,643.00	3,643.85	3,643.85	817.93	0.00
GE MONEY BANK	Unsecured	3,721.00	NA	NA	0.00	0.00
HSBC	Unsecured	3,870.00	NA	NA	0.00	0.00
HSBC	Unsecured	1,463.47	NA	NA	0.00	0.00
ILLINOIS DEPT REVENUE	Unsecured	NA	27.28	27.28	0.00	0.00
INTERNAL REVENUE SERVICE L-Z	Unsecured	3,000.00	2,969.52	2,969.52	666.56	0.00
INTERNAL REVENUE SERVICE L-Z	Priority	1,724.77	1,623.83	1,623.83	1,623.83	0.00
KOHL'S	Unsecured	378.00	378.46	378.46	76.05	0.00
KOHL'S	Unsecured	206.00	NA	NA	0.00	0.00
LITTLE CO OF MARY HOSPITAL	Unsecured	445.60	NA	NA	0.00	0.00
MALCOLM S GERALD	Unsecured	146.89	NA	NA	0.00	0.00
MEDCLR INC	Unsecured	40.00	NA	NA	0.00	0.00
MEDCLR INC	Unsecured	36.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	53.42	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	202.00	NA	NA	0.00	0.00
MERCHANTS CREDIT GUIDE	Unsecured	202.40	NA	NA	0.00	0.00
NICOR GAS	Unsecured	1,265.10	1,197.01	1,197.01	268.68	0.00
RESURGENT CAPITAL SERVICES	Unsecured	871.00	871.17	871.17	195.55	0.00
RESURGENT CAPITAL SERVICES	Unsecured	5,273.00	5,273.97	5,273.97	1,183.85	0.00
REVENUE MANAGEMENT CORP	Unsecured	123.00	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	2,966.00	2,966.07	2,966.07	665.79	0.00
ROUNDUP FUNDING LLC	Unsecured	NA	1,027.43	1,027.43	230.63	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
SHERMAN ACQUISITION	Unsecured	4,033.69	NA	NA	0.00	0.00
SHERMAN FINANCIAL GROUP	Unsecured	4,076.00	NA	NA	0.00	0.00
VILLAGE OF ROMEOVILLE	Secured	445.00	444.55	444.55	444.55	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$41,065.67	\$41,065.67	\$0.00
Mortgage Arrearage	\$12,941.53	\$12,941.53	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$444.55	\$444.55	\$0.00
TOTAL SECURED:	\$54,451.75	\$54,451.75	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$1,623.83	\$1,623.83	\$0.00
TOTAL PRIORITY:	\$1,623.83	\$1,623.83	\$0.00
GENERAL UNSECURED PAYMENTS:	\$19,317.19	\$4,321.07	\$0.00

Disbursements:

Expenses of Administration	<u>\$5,219.46</u>
Disbursements to Creditors	<u>\$60,396.65</u>
TOTAL DISBURSEMENTS :	<u>\$65,616.11</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 05/26/2009

By: /s/ Glenn Stearns

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.